

Fill in this information to identify the case:

Debtor 1 Eduardo Rodriguez

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 19-25744

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of Igloo Series III Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account:

8 4 9 6**Date of payment change:**Must be at least 21 days after date
of this notice12/01/2021**New total payment:**\$ 688.66

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 587.25New escrow payment: \$ 539.84**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Eduardo Rodriguez
First Name Middle Name Last Name

Case number (if known) 19-25744

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons
Signature

Date 10/15/2021

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

EDUARDO RODRIGUEZ
 108 MADISON ST APT 2
 OAK PARK IL 60302

Analysis Date: October 13, 2021

Final

Property Address: 12404 S LINCOLN STREET CALUMET PARK, IL 60827

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from July 2021 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Dec 01, 2021:
Principal & Interest Pmt:	148.82	148.82
Escrow Payment:	587.25	539.84
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$736.07	\$688.66

Escrow Balance Calculation	
Due Date:	Sep 01, 2021
Escrow Balance:	964.36
Anticipated Pmts to Escrow:	1,761.75
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,726.11

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	2,785.84
Jul 2021				3,114.00	* Homeowners Policy	0.00	(328.16)
Aug 2021		587.25		*		0.00	259.09
Aug 2021		587.25		*		0.00	846.34
Sep 2021		587.25		*		0.00	1,433.59
Sep 2021				539.74	* County Tax	0.00	893.85
Sep 2021				516.74	* County Tax	0.00	377.11
Oct 2021		587.25		*		0.00	964.36
					Anticipated Transactions	0.00	964.36
Oct 2021		1,174.50					2,138.86
Nov 2021		587.25					2,726.11
	\$0.00	\$4,110.75	\$0.00	\$4,170.48			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,726.11	2,159.33
Dec 2021	539.84			3,265.95	2,699.17
Jan 2022	539.84			3,805.79	3,239.01
Feb 2022	539.84			4,345.63	3,778.85
Mar 2022	539.84	1,841.36	County Tax	3,044.11	2,477.33
Mar 2022		466.21	County Tax	2,577.90	2,011.12
Apr 2022	539.84			3,117.74	2,550.96
May 2022	539.84			3,657.58	3,090.80
Jun 2022	539.84			4,197.42	3,630.64
Jul 2022	539.84			4,737.26	4,170.48
Aug 2022	539.84	3,114.00	Homeowners Policy	2,163.10	1,596.32
Aug 2022		516.74	County Tax	1,646.36	1,079.58
Aug 2022		539.74	County Tax	1,106.62	539.84
Sep 2022	539.84			1,646.46	1,079.68
Oct 2022	539.84			2,186.30	1,619.52
Nov 2022	539.84			2,726.14	2,159.36
	<u>\$6,478.08</u>	<u>\$6,478.05</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 539.84. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,079.68 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,726.11. Your starting balance (escrow balance required) according to this analysis should be \$2,159.33. This means you have a surplus of 566.78.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 6,478.05. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	539.84
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$539.84</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: Case No. 19-25744
Eduardo Rodriguez Chapter 13
Debtor. Hon. Judge Jacqueline P. Cox

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on October 15, 2021, before the hour of 5:00 p.m.

Bennie W Fernandez, Debtor's Counsel
bfernandezggray@gmail.com

Glenda J. Gray, Debtor's Counsel
bfernandezggray@gmail.com

Thomas H. Hooper, Chapter 13 Trustee
thomas.h.hooper@55chapter13.com

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Eduardo Rodriguez, Debtor
12404 S. Lincoln St.
Calumet Park, IL 60827

Dated: October 15, 2021

Respectfully Submitted,

/s/ Molly Slutsky Simons
Molly Slutsky Simons (OH 0083702)
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Loveland, OH 45140
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Attorney for Creditor

